

FORM B1

United States Bankruptcy Court
District of New Jersey

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): MARTINO, CARLOS	Name of Joint Debtor (Spouse)(Last, First, Middle): MARTINO, CAROL
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Soc. Sec./Tax I.D. No. (if more than one, state all): 087-58-3523	Soc. Sec./Tax I.D. No. (if more than one, state all): 145-56-2113
Street Address of Debtor (No. & Street, City, State & Zip Code): 527 WESLEY AVENUE NATIONAL PARK, N.J. 08063	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 527 WESLEY AVENUE NATIONAL PARK, N.J. 08063
County of Residence or of the Principal Place of Business: GLOUCESTER	County of Residence or of the Principal Place of Business: GLOUCESTER
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor
(if different from address above):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

Individual(s) Railroad
 Corporation Stockbroker
 Partnership Commodity Broker
 Other

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

Chapter 7 Chapter 11 Chapter 13
 Chapter 9 Chapter 12
 Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

Consumer/Non-Business Business

Filing Fee (Check one box)

Full Filing Fee Attached
 Filing Fee to be paid in installments (Applicable to individuals only)
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.
 Rule 1006(b). See Official Form No. 3.

Chapter 11 Small Business (Check all boxes that apply)

Debtor is a small business as defined in 11 U.S.C. § 101
 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Statistical/Administrative Information (Estimates only)	THIS SPACE IS FOR COURT USE ONLY
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	
Estimated Number of Creditors	1-15 <input checked="" type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over <input type="checkbox"/>

Estimated Assets	1-15 <input type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over <input type="checkbox"/>
\$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> More than \$100 million <input type="checkbox"/>	

Estimated Debts	1-15 <input type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over <input type="checkbox"/>
\$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/>	

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

RECEIPT

Case # 01-17893 cJHW Filed: 9:09 AM, 08/06/01	Chapter 13 Camden	# 000222463 - AW 09:13 AM, August 07, 2001
Judge: Judith H. Wizmur Trustee: Isabel Balboa Debtor(s): Carlos J Martino Carol Martino	Code NF 13	Qty 1 1
First Meeting of Creditors 10:00 AM, September 20, 2001 camden - chapter 13 535 Route 38 Suite 150 Cherry Hill, NJ 08002	Amount \$30.00 \$155.00	
TOTAL PAID: \$185.00		
From: Kevin Dowling 23 Euclid St. PO Box 373 Woodbury, NJ 08096-0000		

ORIGINAL

Voluntary Petition

Converted from ECM

(This page must be completed and filed in every case)

(Name of Debtor) Page 2 of 28

CARLOS MARTINO

CAROL MARTINO

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

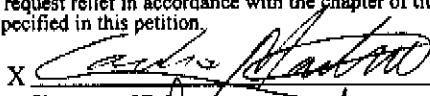
Location Where Filed: Camden	Case Number: 9211353JHW	Date Filed: 03/16/1992
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Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

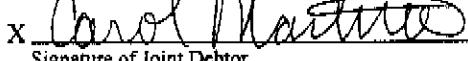
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.


X _____

Signature of Debtor


X _____

Signature of Joint Debtor

8

Telephone Number (If not represented by attorney)

5102101

Date

Signature of Attorney

X 
Signature of Attorney for Debtor(s)

Kevin B. Dowling, KD3206

Printed Name of Attorney for Debtor(s) / Bar No.

Kevin B. Dowling

Firm Name

PO Box 373, Woodbury NJ 08096

Address

(856) 845-0777

Telephone Number

812101

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

 Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he/she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X _____
Signature of Attorney for Debtor(s)

Date

Signature(s) of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X **Not Applicable**

Signature of Authorized Individual

Print or Type Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Not Applicable

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X **Not Applicable**

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case Number:

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS

Location Where Filed	Case Number	Date Filed
Camden	9812331JHW	03/11/1998
Camden	9714406JHW	05/08/1997

United States Bankruptcy Court
District of New Jersey

In re CARLOS MARTINO
087-58-3523

CAROL MARTINO
145-58-2113

Case No.
Chapter 13

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 70,000.00		
B - Personal Property	YES	3	\$ 10,050.00		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 52,668.93	
E - Creditors Holding Unsecured Priority Claims	YES	3		\$ 97,367.34	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 0.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 6,919.33
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 4,869.00
Total Number of sheets In ALL Schedules >		15			
			Total Assets > \$ 80,050.00		
				Total Liabilities > \$ 150,036.27	

In re: CARLOS MARTINO,

087-58-3523

CAROL MARTINO

145-56-2113

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
House 527 Wesley Avenue National Park, NJ 08063	Co-Owner	J	\$ 70,000.00	\$ 52,668.93
Total		>	\$ 70,000.00	

In re CARLOS MARTINO
 087-58-3523

CAROL MARTINO
 145-56-2113

Case No.

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	None	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account # 42D0232448 Fleet Bank Broad Street Woodbury, NJ 08096	W	100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		SOFA/LOUNGE/COFFEE TABLE/END TABLE, ZENITH COLOR TV, STEREO, VCR, REFRIGERATOR, FREEZER, STOVE, MICROWAVE, MIXER, PLATES, UTENSILS, 2 BEDS, 4 BUREAUS, WASHER, DRYER	J	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		NORMAN ROCKWELL PLATES, CLOTHING, COSTUME JEWELRY, MACHINERY TOOLS	J	1,000.00
6. Wearing apparel.		CLOTHING	J	450.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			

In re **CARLOS MARTINO**
 087-58-3623

CAROL MARTINO
 145-58-2113

Case No.

SCHEDULE B - PERSONAL PROPERTY
 (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles.		1982 FREIGHTLINER CAB OVER	H	6,000.00
		1989 Plymouth Voyager		500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			

In re CARLOS MARTINO
087-56-3523

CAROL MARTINO
145-56-2113

Case No.

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Machinery, fixtures, equipment and supplies used in business.		HYDRAULIC AIR GUNS 3/4" 1/2" DRILLS RATCHET SET HYDRAULIC JACKS AIR COMPRESSOR MISC. TOOLS	H	1,000.00
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
			Total >	\$ 10,050.00

In re CARLOS MARTINO
087-58-3623

CAROL MARTINO
145-58-2113

Case No.

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
1982 FREIGHTLINER CAB OVER	11 USC § 522(d)(2)	5,050.00	6,000.00
1989 Plymouth Voyager	11 USC § 522(d)(2)	100.00	500.00
CLOTHING	11 USC § 522(d)(4)	450.00	450.00
House 527 Wesley Avenue National Park, NJ 08063	11 USC § 522(d)(3)	16,250.00	70,000.00
NORMAN ROCKWELL PLATES, CLOTHING, COSTUME JEWELRY, MACHINERY TOOLS	11 USC § 522(d)(4)	1,000.00	1,000.00
SOFA/LOUNGE/COFFEE TABLE/END TABLE, ZENITH COLOR TV, STEREO, VCR, REFIGERATOR, FREEZER, STOVE, MICROWAVE, MIXER, PLATES, UTENSILS, 2 BEDS, 4 BUREAUS, WASHER, DRYER	11 USC § 522(d)(3)	1,000.00	1,000.00

In re: CARLOS MARTINO.

087-58-3523

146-56-2113

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS Check this box if debtor has no creditors holding secured claims to report in this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR <small>HUSBAND, WIFE, JOINT OR COMMUNITY</small>	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNREDUCED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 954053-400 Alliance Mortgage Co. 4500 Salisbury Road P.O. Box 2309 Jacksonville, FL 32232	J	07/31/2000 First mortgage on debtors' residence VALUE \$70,000.00			X	52,668.93	0.00

Subtotal (Total of this page)	>	\$52,668.93
Total	>	\$52,668.93

In re: **CARLOS MARTINO**
087-58-3523**CAROL MARTINO**
145-58-2113**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured claims to report in this Schedule E.**TYPES OF PRIORITY CLAIMS** **Extensions of credit in an Involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(e)(2).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4300* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 Deposits by Individuals

Claims of individuals up to \$1,850* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

 Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Other Priority Debts

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: CARLOS MARTINO

Converted from ECM (10065161) Page 12 of 28 Case No.

087-58-3523

145-58-2113

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODETOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 087-58-3523 Internal revenue Service Holtsville, NY 00501-0030	J	12/31/1999 Tax Period 12-31-1999				3,073.00	3,073.00
ACCOUNT NO. 087-58-3523 Internal Revenue Service Holtsville, NY 00501-0030	J	12/31/1998 Tax Period 12-31-1998				3,000.00	3,000.00
ACCOUNT NO. 087-58-3523 Internal Revenue Service Holtsville, NY 00501-0030	J	12/31/1997 Tax period 12-31-1997			X	3,172.37	2,383.55
ACCOUNT NO. 087-58-3523 Internal Revenue Service Holtsville, NY 00501-0030	J	12/31/1993 Tax period 12-31-1993			X	55,407.44	8,012.05
ACCOUNT NO. 087-58-3523 Internal Revenue Service Holtsville, NY 00501-0030	J	12/31/1992 Tax period 12-31-1992			X	14,969.77	8,012.05
ACCOUNT NO. 087-58-3523 Internal Revenue Service Holtsville, NY 00501-0030	J	12/31/1991 Tax Period 12-31-1991			X	13,630.18	5,958.23

In re:

CARLOS MARTINO

Converted from ECM (10065161) Page 13 of 28 Case No.

087-58-3523

145-58-2113

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 087-58-3523 NJ Division of Tax Trenton, NJ	J	07/31/2000 NJ State Income Tax for tax years 1988 through 1998		X		4,114.58	0.00

Subtotal (Total of this page)	>	\$4,114.58
Total	>	\$97,367.34

In re: CARLOS MARTINO
087-58-3523CAROL MARTINO
145-58-2113

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report in this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODETOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						

Subtotal (Total of this page)	>	\$0.00
Total	>	\$0.00

In re: CARLOS MARTINO
087-58-3523CAROL MARTINO
145-58-2113

Case No.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

In re: CARLOS MARTINO
087-58-3523CAROL MARTINO
145-58-2113

Case No.

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re CARLOS MARTINO
087-58-3523

CAROL MARTINO
145-58-2113

Case No. _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: MARRIED	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age:	NAMES	AGE	RELATIONSHIP
Spouse's Age: None			
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	INDEPENDANT TRUCK DRIVER	HOUSE CLEANING	
How long employed	18 YEARS	6 MONTHS	
Name and Address of Employer	CMX 18000 COMMERCE PKWY MT. LAUREL, N.J. 08054	SELF 527 Wesley Avenue National Park, NJ 08063	

Income: (Estimate of average monthly income) **DEBTOR** **SPOUSE**

Current monthly gross wages, salary, and commissions (pro rata if not paid monthly.) \$ 0.00 \$ 1,083.33

Estimated monthly overtime \$ 0.00 \$ 0.00

SUBTOTAL \$ 0.00 \$ 1,083.33

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security \$ 0.00 \$ 0.00
b. Insurance \$ 0.00 \$ 0.00
c. Union dues \$ 0.00 \$ 0.00
d. Other (Specify) \$ 0.00 \$ 0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY \$ 0.00 \$ 1,083.33

Regular income from operation of business or profession or farm (attach detailed statement) \$ 5,836.00 \$ 0.00

Income from real property \$ 0.00 \$ 0.00

Interest and dividends \$ 0.00 \$ 0.00

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. \$ 0.00 \$ 0.00

Social security or other government assistance (Specify) \$ 0.00 \$ 0.00

Pension or retirement income \$ 0.00 \$ 0.00

Other monthly income (Specify) \$ 0.00 \$ 0.00

TOTAL MONTHLY INCOME \$ 5,836.00 \$ 1,083.33

TOTAL COMBINED MONTHLY INCOME \$ 6,919.33 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: **NONE**

In re CARLOS MARTINO
 087-58-3523

CAROL MARTINO
 145-56-2113

Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$ 742.00
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No _____	
Is property insurance included? Yes <input checked="" type="checkbox"/> No _____	
Utilities Electricity and heating fuel	\$ 150.00
Water and sewer	\$ 50.00
Telephone	\$ 50.00
Other CABLE TELEVISION	\$ 45.00
Home Maintenance (Repairs and upkeep)	\$ 25.00
Food	\$ 387.00
Clothing	\$ 25.00
Laundry and dry cleaning	\$ 15.00
Medical and dental expenses	\$ 0.00
Transportation (not including car payments)	\$ 50.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 10.00
Charitable contributions	\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 0.00
Life	\$ 0.00
Health	\$ 0.00
Auto	\$ 84.00
Other _____	\$ 0.00
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) ESTIMATED FED. & STATE	\$ 450.00
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ 0.00
Other _____	\$ 0.00
Alimony, maintenance or support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 2,786.00
Other _____	\$ 0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 4,869.00
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$ 6919.33
B. Total projected monthly expenses	\$ 4,869.00
C. Excess Income (A minus B)	\$ 2050.33
D. Total amount to be paid into plan	\$ 2,050.33
	Monthly (Interval)

In re: CARLOS MARTINO
087-58-3523

CAROL MARTINO
146-58-2113

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 8/2/01

Signature



CARLOS MARTINO

Date: 8/2/01

Signature



CAROL MARTINO

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re: CARLOS MARTINO
087-58-3523

CAROL MARTINO
145-58-2113

Case No.
Chapter 13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 8/02/01

Signature Carlos Martino

CARLOS MARTINO

Date 8/02/01

Signature Carol Martino

CAROL MARTINO

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the Federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$130.00 filing fee plus \$30.00 administrative fee plus \$15.00 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed the certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$130.00 filing fee plus \$30.00 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800.00 filing fee)

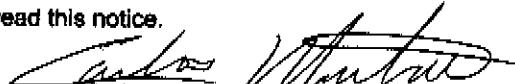
Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

I, the debtor, affirm that I have read this notice.

08/02/01


CARLOS MARTINO, Debtor

08/02/01


CAROL MARTINO, Joint Debtor

Date

Case Number

UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re: CARLOS MARTINO
087-58-3523

CAROL MARTINO
146-58-2113

Case No.
Chapter 13

Debtors

**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(e) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above mentioned debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ 1,400.00
Prior to the filing of this statement I have received	\$ 400.00
Balance Due	\$ 1,000.00

2. The source of compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, United States Code;
- Preparation and filing of any petition, schedule, statement of affairs, and other documents required by the court;
- Representation of the debtor(s) at the meeting of creditors, confirmation hearing and any adjourned hearings thereof;
- Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- (Other provisions as needed)

None

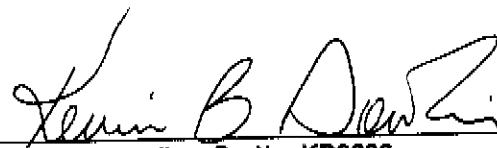
6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or agreement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 8/2/01


Kevin B. Dowling, Bar No. KD3206

Kevin B. Dowling
Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re: CARLOS MARTINO
087-58-3623

CARLOS MARTINO
087-58-3623

Case No. _____
Chapter 13

APPLICATION/ORDER FOR FEES

Memorandum of Receipts and Disbursements;
Statement of Attorney Pursuant to Bankruptcy Rule 2016(b);
and Order Thereon

TO THE HONORABLE BANKRUPTCY JUDGE:

Applicant hereby makes application for fees and represents that the fee arrangement in this proceeding is as follows:

1. That Applicant, as attorney for the debtor, has performed all services necessary for the confirmation of the Debtor's Plan. The services include interviews with debtor; the preparation and filing of the Debtor's Petition, Chapter 13 Statement, Plan and Plan Analysis; and appearance at the § 341 meeting and confirmation hearing.
2. That Applicant believes a reasonable fee for said services to be \$1400.00 and prays that said fee be approved and allowed.
3. That Applicant has received payments from the debtor and made disbursements on behalf of the debtor, as follows:

Total Received	\$580.00
Disbursements:	
Filing fee	\$180.00
Trustee	\$0.00
Other	\$0.00
Total Disbursements	\$180.00
Amount applied to attorneys' fees	\$400.00
Balance of attorneys' fees	\$1000.00

The total amount of money paid to attorney on behalf of debtor within one (1) year of the date of filing is the sum of \$0.00 including fees reserved for Chapter 13.

4. That in addition to the foregoing statements, Applicant makes the following statements pursuant to Bankruptcy Rule 2016(b):

(a) The details set forth by the debtor herein in the Chapter 13 Statement concerning compensation paid and compensation promised to be paid to his attorney of record is a true, complete and accurate statement of the agreement between the debtor and the attorney of record for legal services rendered and to be rendered herein.

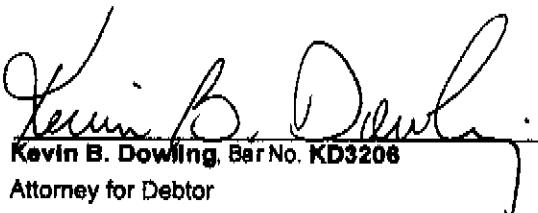
(b) The source of the monies paid by the debtor to the attorney of record to the best of the knowledge and belief of said attorney was:

debtor's income

(c) The attorney of record has not shared or agreed to share, other than with members of the law firm or corporation, any of said compensation with any other person except:

None

Dated: 8/2/01


Kevin B. Dowling, Bar No. KD3206
Attorney for Debtor

ORDER

The sum of \$ _____ is hereby allowed Applicant as compensation for the services referred to in the above Application and the Trustee is directed to pay the unpaid balance thereof, the sum of \$ _____ from the estate in accordance with the Plan.

Dated: _____

United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In re: CARLOS MARTINO
087-58-3523

CAROL MARTINO
145-56-2113

Case No. _____
Chapter 13

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 1 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 5/2/01

Signed: Kevin B. Dowling

Kevin B. Dowling
Bar No. KD3206

Signed: Carlos Martino

CARLOS MARTINO

Signed: Carol Martino

CAROL MARTINO

U.S. BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CARLOS MARTINO
BY: JAMES J. MULDOON
RECEIVED
06/01/2011
09 AM 6 PM 3:49
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JAMES J. MULDOON
RECEIVED
06/01/2011
09 AM 6 PM 3:49
DRAFTED
JAMES J. MULDOON

Alliance Mortgage Co.
4500 Salisbury Road
P.O. Box 2309
Jacksonville, FL 32232

Internal revenue Service
Holtsville, NY 00501-0030

Internal Revenue Service
Holtsville, NY 00501-0030

NJ Division of Tax
Trenton, NJ